# UNITED STATES BANKRUPTCY COURT DISTRICT OF NEW JERSEY

Caption in compliance with D.N.J. 9004-1(b)

Lavin, Cedrone, Graver, Boyd & DiSipio Formed in the State of PA Regina Cohen

190 North Independence Mall West 6<sup>th</sup> & Race

Streets Suite 500

Philadelphia, PA 19106 Tel: (215) 351-7551 Fax: (215) 627-2551

E-mail: RCohen@lavin-law.com

Attorney for Movant

IN RE:

WALTER C PARKER, JR

**Debtor** 

Order Filed on April 1, 2024 by Clerk U.S. Bankruptcy Court

District of New Jersey

Case No.: 23-17260-ABA

Chapter 13

Hearing date: 02/20/2024 at 10:00 AM

Judge: Andrew B. Altenburg Jr.

## CONSENT ORDER MODIFYING STAY AS TO MOTOR VEHICLE 2015 GMC Sierra 1500 Extended Cab SLE 4WD 4.3L V6

The relief set forth on the following pages, number two (2) through three (3) is hereby **ORDERED**.

**DATED: April 1, 2024** 

Honorable Andrew B. Altenburg, Jr. United States Bankruptcy Court

## Case 23-17260-ABA Doc 33 Filed 04/03/24 Entered 04/04/24 00:21:13 Desc Imaged Certificate of Notice Page 2 of 5

Debtor: Walter C Parker, Jr Case No.: 23-17260-ABA

Caption of Order: Consent Order Modifying Stay as to Motor Vehicle

The 11 USC §362(a) Automatic Stay as to Ally Capital ("Movant"), with respect to the personal property of the Debtor described as a 2015 GMC Sierra 1500 Extended Cab SLE 4WD 4.3L V6, V.I.N. 1GTV2UEH4FZ154902, in accordance with the agreement of the Debtor and Movant, is hereby modified and shall remain in effect.

PROVIDED THAT Debtor comply with the following terms and conditions:

- a. The Debtor will make the last regular monthly installment payment in the amount of \$489.13 on or before March 21, 2024.
- b. The loan matures on March 21, 2024.
- c. The Debtor will cure the current payoff balance due to the Movant in the total amount of \$5,668.99 as of February 27, 2024, which includes the filing fees (in the amount of \$199.00) and attorney's fees (in the amount of \$200.00) on or before August 21, 2024.
- d. Monthly Cure Payments: Debtor will make six (6) consecutive monthly payments to cure the Payoff Balance ("Cure Payment"). The first five (5) Cure Payments will be in the amount of \$944.00 and the last Cure Payment will be in the amount of \$948.99. Each Cure payment is due by the 21<sup>st</sup> of the month with the first Cure Payment due on or before March 21, 2024. The last Monthly Cure Payment will be paid on or before August 21, 2024.
- 2. The term "payment" as set forth in Paragraph 1, *supra*, does not include a check that is returned due to insufficient funds, account closed or is otherwise not capable of negotiation for any other reason.
- Debtor will be in default under the Consent Order in the event that Debtor fails to comply with the payment terms and conditions set forth in above Paragraph 1, supra. If Debtor fails to cure the default within thirty (30) days from the date of default, Movant may apply on five days' notice to Debtor, Counsel for Debtor and the Chapter 13 Trustee for an order lifting the automatic stay imposed under 11 U.S.C. §362(a) and permitting Movant to exercise any rights under the loan documents with respect to the motor vehicle including, but not limited to, initiating and completing a sale of the motor vehicle without regard to any future conversion of this matter to a different form of bankruptcy.
- 4. In the event Debtor convert to a bankruptcy under any Chapter other than Chapter 13 of the Bankruptcy Code, then Debtor shall pay the Payoff Balance, fees, and charges due and owing within fifteen (15) days from the date the case is converted from Chapter 13 to any other Chapter.

Case 23-17260-ABA Doc 33 Filed 04/03/24 Entered 04/04/24 00:21:13 Desc Imaged Certificate of Notice Page 3 of 5

Debtor:

Walter C Parker, Jr

Case No.:

23-17260-ABA

Caption of Order: Consent Order Modifying Stay as to Motor Vehicle

If Debtor fails to make payments in accordance with this paragraph, then Movant, through counsel, may file a Certification of Default setting forth and failure and Movant shall be granted immediate relief from the automatic stay and under the provisions of Section 362 of the Bankruptcy Code (11 U.S.C.§362) and the Movant is then permitted to exercise any rights under the loan documents with respect to the motor vehicle including, but not limited to, initiating, and completing a sale of the motor vehicle. The failure of Movant to issue a notice of default will not be construed or act as a waiver of any of the rights of Movant under the Consent Order.

The debtor waives the fourteen (14) day stay provided under Rule 4001(a)(3), F.R.B.P. 5.

We hereby consent to the form and entry of the foregoing Order.

Anthony Landolfi

Law Office of Anthony Landolfi,

Esq. PC

295 Bridgeton Pike

P.O. Box 111

Mantua, NJ 08051

anthony@landolfilaw.com

Attorney for Debtor

Lavin, Cedrone, Graver, Boyd & DiSipio

Formed in the State of PA

Regina Cohen

190 North Independence Mall West 6<sup>th</sup>

& Race Streets

Suite 500

Philadelphia, PA 19106

Tel: (215) 351-7551

Fax: (215) 627-2551

E-mail: RCohen@lavin-law.com

Attorney for Movant

### Case 23-17260-ABA Doc 33 Filed 04/03/24 Entered 04/04/24 00:21:13 Desc Imaged Certificate of Notice Page 4 of 5

United States Bankruptcy Court
District of New Jersey

In re: Case No. 23-17260-ABA

Walter C Parker, Jr Chapter 13

Debtor

CERTIFICATE OF NOTICE

District/off: 0312-1 User: admin Page 1 of 2
Date Rcvd: Apr 01, 2024 Form ID: pdf903 Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol Definition

Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS

regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 03, 2024:

Recipi ID Recipient Name and Address

db + Walter C Parker, Jr, 193 Dubois Avenue, West Deptford, NJ 08096-5054

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

### **BYPASSED RECIPIENTS**

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

### NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 03, 2024 Signature: /s/Gustava Winters

### CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 1, 2024 at the address(es) listed below:

Name Email Address

Andrew B Finberg

ecfmail@standingtrustee.com

Anthony Landolfi

on behalf of Debtor Walter C Parker Jr anthony@landolfilaw.com, kathy@landolfilaw.com

Denise E. Carlon

on behalf of Creditor Midland Mortgage dcarlon@kmllawgroup.com bkgroup@kmllawgroup.com

Denise E. Carlon

 $on\ behalf\ of\ Creditor\ MidFirst\ Bank\ dcarlon@kmllawgroup.com\ bkgroup@kmllawgroup.com$ 

Regina Cohen

on behalf of Creditor Ally Capital rcohen@lavin-law.com mmalone@lavin-law.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

Case 23-17260-ABA Doc 33 Filed 04/03/24 Entered 04/04/24 00:21:13 Desc Imaged Certificate of Notice Page 5 of 5

District/off: 0312-1 User: admin Page 2 of 2
Date Rcvd: Apr 01, 2024 Form ID: pdf903 Total Noticed: 1

William E. Craig

 $on \ behalf \ of \ Creditor \ Santander \ Consumer \ USA \ Inc. \ wcraig@egalawfirm.com \ mortoncraigecf@gmail.com$ 

TOTAL: 7